

Information to identify the case:

Debtor 1	<u>Daniel J Gaughran</u>	Social Security number or ITIN	xxx-xx-2205
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Loralyn Gaughran</u>	Social Security number or ITIN	xxx-xx-0033
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-17523-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel J Gaughran

Loralyn Gaughran

5/16/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daniel J Gaughran
Loralyn Gaughran
Debtors

Case No. 18-17523-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 16, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Daniel J Gaughran, Loralyn Gaughran, 228 Marcia Way, Bridgewater, NJ 08807-5685
cr	+ Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514
517456171	+ AHS Morristown Medical, 100 Madison Ave., Morristown, NJ 07960-6136
517456176	+ Parker McCay, 9000 Midlantic Drive, Ste. 300, Mount Laurel, NJ 08054-1539
517456177	+ Premier Management Associates, 140 Sylvan Ave., Ste. 300, Englewood Cliffs, NJ 07632-2560
517628112	State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 16 2023 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	May 16 2023 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 16 2023 20:48:00	Specialized Loan Servicing, 8742 Lucent Blvd., Ste 300, Littleton, CO 80129-2386
517480326	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 16 2023 20:48:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517456173	+ EDI: LCIICSYSTEM	May 17 2023 00:38:00	IC Systems, PO Box 64378, Saint Paul, MN 55164-0378
517456174	+ EDI: IRS.COM	May 17 2023 00:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517456172	EDI: JPMORGANCHASE	May 17 2023 00:38:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517456178	+ Email/Text: clientservices@remexinc.com	May 16 2023 20:48:00	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
517456179	+ Email/Text: rwjebn@rwjbh.org	May 16 2023 20:49:00	Robert Wood Johnson University Hospital, One Robert Wood Johnson Place, New Brunswick, NJ 08901-1966
517456175	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 16 2023 20:48:00	New Jersey Division of Taxation, Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695
517456180	+ Email/Text: bankruptcy@savit.com	May 16 2023 20:49:00	Savit Coll, Po Box 250, East Brunswick, NJ 08816-0250
517456181	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 16 2023 20:48:00	Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 6200 S Quebec St, Greenwood Village, CO 80111-4720

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: May 16, 2023

Form ID: 3180W

Total Noticed: 19

517594771 + EDI: AIS.COM

May 17 2023 00:38:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK
73118-7901

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517906041	*+	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
David L. Stevens	on behalf of Joint Debtor Loralyn Gaughran dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;rshah@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com
David L. Stevens	on behalf of Debtor Daniel J Gaughran dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;rshah@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-WMC2, Mortgage Pass-Through Certificates, Series 2006-WMC2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Jamal J Romero	on behalf of Joint Debtor Loralyn Gaughran jromero@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;cmartinez@scura.com;vmajano@scura.com;rshah@scura.com;sduarte@scura.com;spereyra@scura.com;bramirez@scura.com;14799@notices.nextchapterbk.com
Jamal J Romero	on behalf of Debtor Daniel J Gaughran jromero@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;cmartinez@scura.com;vmajano@scura.com;rshah@scura.com;sduarte@scura.com;spereyra@scura.com;bramirez@scura.com;14799@notices.nextchapterbk.com
John J. Scura, III	

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: May 16, 2023

Form ID: 3180W

Total Noticed: 19

on behalf of Joint Debtor Loralyn Gaughran jscura@scura.com
ecfbkfilings@scuramealey.com;dsteven@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr938
78@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com;eflaim@scura.com;

John J. Scura, III

on behalf of Debtor Daniel J Gaughran jscura@scura.com
ecfbkfilings@scuramealey.com;dsteven@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr938
78@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com;eflaim@scura.com;

Kevin Gordon McDonald

on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust
2006-WMC2, Mortgage Pass-Through Certificates, Series 2006-WMC2 kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12